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Case 08-34997 Doc 1 Filed 12/22/08 Entered 12/22/08 17:14:40 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 49

United States Bankruptcy Court Northern District of Illinois				<b>Voluntary Petition</b>			
			Name of Joint Debtor (Spouse) (Last, First, Middle): Moran, Danielle M.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  None				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5005	er I.D. (ITIN) No./O			gits of Soc. Sec. on one, state all):	r Individual-Ta 5439	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 540 North Avenue	and State)			ress of Joint Debto sex Circle	or (No. and Str	eet, City, and Sta	ate
Antioch, IL	ZIPCOI 600		Graysla	ıke, IL			ZIPCODE 60030
County of Residence or of the Principal Place of	Business:	-	-	Residence or of the	e Principal Pla	ce of Business:	
Lake Mailing Address of Debtor (if different from stre	et address):		Lake Mailing Ad	ldress of Joint Del	otor (if differer	nt from street add	dress):
	ZIPCOI	DE					ZIPCODE
Location of Principal Assets of Business Debtor	(if different from st	reet address abo	ove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	(Check <b>one</b> box)  Health Care Bu	eal Estate as defin	ed in	Chapter Chapter Chapter	the Petition 7 9	kruptcy Code U is Filed (Check  Chapter 15 P Recognition of Main Proceed	one box) etition for of a Foreign ling
Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank	oker		Chapter Chapter	L	Chapter 15 P Recognition Nonmain Pro	of a Foreign
	(Check  Debtor is a tunder Title 2	-Exempt Entity t box, if applicable tax-exempt organi 26 of the United S nternal Revenue C	zation States	debts, de §101(8) individu	(Cheare primarily confirmed in 11 Uhas "incurred ball primarily for I, family, or ho	.S.C.  y an or a	Debts are primarily business debts
Filing Fee (Check one b	ox)		1 -	ck one box.	Chapter 11 D		
Full Filing Fee attached    Debtor is a small business     Debtor is not a small busin				nall business as	s defined in 11 U	J.S.C. § 101(51D) ots (excluding debts	
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes  ☐ A plan is being filed with this petition.  ☐ Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information  Debtor estimates that funds will be available for dist	ribution to unsecured	creditors.					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.	excluded and administr	rative expenses pa	id, there will	be no funds available	le for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$1 million	\$1,000,001 to \$10 million	to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 to \$1 million	\$1,000,001 to \$10 million	to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT Page 2 of 49 Name of Debtor(s): Jason J. Moran & Danielle M. Moran						
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)						
Location Where Filed:	NONE	Case Number:	Date Filed:			
	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	•				
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A is	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	December 22, 2008  Date			
l <u> </u>	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	d to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D  If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	n part of this petition.	nibit D.)			
		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this				
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	vistrict.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.	)			
	(Name of landlord that obtained judgment)					
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for					
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become due during	the 30-day			
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

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Case 08-34997 Doc 1 F	iled 12/22/08		ered 12/22/08 17:14:40	Desc Main
B1 (Official Form 1) (1/08)	Document		e 3 of 49	Page 3
Voluntary Petition	,		of Debtor(s):	
(This page must be completed and filed in every	y case) Signa		n J. Moran & Danielle M. Mo	oran
		llures	~	
Signature(s) of Debtor(s) (Individual	ŕ		Signature of a Foreign R	epresentative
I declare under penalty of perjury that the information pro is true and correct.	ovided in this petition			
[If petitioner is an individual whose debts are primarily co			re under penalty of perjury that the infor	
has chosen to file under chapter 7] I am aware that I may chapter 7, 11, 12, or 13 of title 11, United States Code, un			and correct, that I am the foreign represeding, and that I am authorized to file this	
available under each such chapter, and choose to proceed [If no attorney represents me and no bankruptcy petition]		•	Ç.	, petition.
petition] I have obtained and read the notice required by I		(Cneck	conly <b>one</b> box.)	
I request relief in accordance with the chapter of title 11, Code, specified in this petition.	United States		I request relief in accordance with chapter Code. Certified copies of the documents reattached.	
			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Jason J. Moran				
Signature of Debtor		X_		
<b>x</b> /s/ Danielle M. Moran		(S	ignature of Foreign Representative)	
Signature of Joint Debtor				
		(F	Printed Name of Foreign Representative)	
Telephone Number (If not represented by attorney)				
December 22, 2008		<b>l</b> –	D - 1	
Date			Date)	
Signature of Attorney*				
X /s/ James T. Magee			Signature of Non-Attorney Pe	etition Preparer
Signature of Attorney for Debtor(s)			are under penalty of perjury that: 1) I am	
JAMES T. MAGEE 1729446		and ha	ined in 11 U.S.C. § 110, 2) I prepared the provided the debtor with a copy of the	nis document and the notices
Printed Name of Attorney for Debtor(s)		and in	formation required under 11 U.S.C. § 11 ales or guidelines have been promulgated	10(b), 110(h), and 342(b); and,
Magee, Negele & Associates, P.C. Firm Name		setting	a maximum fee for services chargeable	by bankruptcy petition
444 North Cedar Lake Road		prepar docun	ers, I have given the debtor notice of the nent for filing for a debtor or accepting a	maximum amount before any ny fee from the debtor, as
Address		requir	ed in that section. Official Form 19 is at	tached.
Round Lake, Illinois 60073		l		
_(847) 546-0055		Printe	d Name and title, if any, of Bankruptcy I	Petition Preparer
Telephone Number				
December 22, 2008			I Security Number (If the bankruptcy per the Social Security number of the officer	
Date *In a case in which § 707(b)(4)(D) applies, this signature a	also constitutes a		er of the bankruptcy petition preparer.) (l	
certification that the attorney has no knowledge after an inc information in the schedules is incorrect.				
		Addr	ess	
Signature of Debtor (Corporation/Part I declare under penalty of perjury that the information pr				
is true and correct, and that I have been authorized to file behalf of the debtor.		X		
The debtor requests relief in accordance with the chapter	er of title 11,	Date		
United States Code, specified in this petition.		Sign	nature of bankruptcy petition preparer or on, or partner whose Social Security nur	
XSignature of Authorized Individual		assis	nes and Social Security numbers of all ot sted in preparing this document unless than individual:	her individuals who prepared or e bankruptcy petition preparer is
Printed Name of Authorized Individual			ore than one person prepared this docum forming to the appropriate official form f	
Title of Authorized Individual		A bar	nkruptcy petition preparer's failure to comply	with the provisions of title 11
Date		and t	he Federal Rules of Bankruptcy Procedure mo isonment or both 11 U.S.C. §110; 18 U.S.C. §.	ay result in fines or

B1 D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Jason J. Moran & Danielle M. Moran	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Jason J. Moran

JASON J. MORAN

Date: \_\_\_December 22, 2008

B1 D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Jason J. Moran & Danielle M. Moran	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Danielle M. Moran

DANIELLE M. MORAN

Date: \_\_\_\_December 22, 2008

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Jason J. Moran & Danielle M. Moran	Case No.	
	Debtor	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence 886 Essex Circle Grayslake, Illinois 60030	Joint Tenancy	J	200,000.00	185,233.00
		al >	200,000.00	

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(Report also on Summary of Schedules.)

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In re Jason J. Moran & Danielle M. Moran

se	NO.	
		(If known)

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

, , , , , , , , , , , , , , , , , , , ,		o not disclose the child's hame. See, 11 U.S.C. § 112 and Fed. R. Dain		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money USAA Deposits of Money	H W	10.00
		Bank of America		
Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living Room Furniture, Television, DVD Player and VCR	J	350.00
		Bedroom Furniture, Washer and Dryer	J	250.00
		Kitchen Utensils, Kitchen Table and Chairs Stove, Refrigerator and Microwave	J J	175.00 325.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		Shot Gun and Digital Camera	J	200.00
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			

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In re	Jason J. Moran & Danielle M. Moran	Case No.	
	Debtor	(If known)	

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		2008 Tax Refund (est.)	J	2,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Acura TSX (15,000 miles) Lease 2004 Chevrolet Trail Blazer (86,000 miles)	H	10,500.00 11,000.00

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ln re	Jason.	J.	Moran	α	Damene	IVI.	Moran

Case No	
	(If known)

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

<ul> <li>26. Boats, motors, and accessories.</li> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> </ul>				OR EXEMPTION
<ul> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> </ul>		2006 Yamaha 600cc Motorcycle (30,000 miles) 2000 Toyota Corolla (100,000 miles)	H W	10,500.00 5,000.00
<ul> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> </ul>	X			
<ul> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> </ul>	X			
supplies used in business.  30. Inventory.  31. Animals.  32. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.		Home Computer, Laptop and Printer	J	300.00
<ul><li>31. Animals.</li><li>32. Crops - growing or harvested. Give particulars.</li><li>33. Farming equipment and implements.</li></ul>	X			
<ul><li>32. Crops - growing or harvested. Give particulars.</li><li>33. Farming equipment and implements.</li></ul>	X			
particulars.  33. Farming equipment and implements.	X			
	X			
34. Farm supplies, chemicals, and feed.	X			
	X			
already listed. Itemize.				
				1

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In re	Iason I	Moran	& Danielle	M Moran
ште	Jason J.	wioran	& Daillelle	wi. wioran

Case	NΙα	
	INO.	

**Debtor** 

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2)
11 ILS C 8 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	200,000.00
Deposits of Money	735 ILCS 5/12-1001(b)	10.00	10.00
Deposits of Money	735 ILCS 5/12-1001(b)	500.00	500.00
Living Room Furniture, Television, DVD Player and VCR	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	175.00 175.00	350.00
Bedroom Furniture, Washer and Dryer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	125.00 125.00	250.00
Kitchen Utensils, Kitchen Table and Chairs	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	87.50 87.50	175.00
Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	162.50 162.50	325.00
Wearing Apparel	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a)	250.00 250.00	500.00
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00
Shot Gun and Digital Camera	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	100.00 100.00	200.00
2008 Acura TSX (15,000 miles) Lease	735 ILCS 5/12-1001(c)	2,400.00	10,500.00
2006 Yamaha 600cc Motorcycle (30,000 miles)	735 ILCS 5/12-1001(b)	1,090.00	10,500.00
2000 Toyota Corolla (100,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	2,600.00 2,400.00	5,000.00
2008 Tax Refund (est.)	735 ILCS 5/12-1001(b)	2,000.00	2,000.00

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B6D (Official Form 6D) (12/07)

In re	Jason J. Moran & Danielle M. Moran	<b>,</b>	Case No.	
_	Debtor	,	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4437			Lien: Automobile Lease					139.00
American Honda Finance 2170 Point Boulevard Elgin, IL 60123		Н	Security: 2008 Acura TSX				10,639.00	
			VALUE \$ 10,500.00					
ACCOUNT NO.4437								
American Honda Finance P. O. Box 168088 Irving, TX 75016		Н					Notice Only	Notice Only
			VALUE \$ 0.00					
ACCOUNT NO. 8602			Lien: Home Owner Association Dues					
Court Home of College Tr. HOA c/o Legum & Norman 800 Roosevelt Rd., #A100 Glen Elly, IL 60137		J	Security: 886 Essex Circle, Grayslake, Illinois 60030				2,154.00	0.00
			VALUE \$ 200,000.00					
2 continuation sheets attached			(Total o	Sub	tota	<b>\</b>	\$ 12,793.00	\$ 139.00
			(Use only o	7	[ofa]	<b>&gt;</b>	\$	\$
			(Ose only o	11 1a	st Pa	50)1	_	/TC 11 1.1

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re _	Jason J. Moran & Danielle M. Moran	, Case No	
	Debtor	0	If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  Department of Veterans Affairs 2122 West Taylor Street Chicago, IL 60612	•	J	VALUE \$ 0.00				Notice Only	Notice Only
ACCOUNT NO. 0001  Marine Federal Credit 4180 Western Blvd Ext Jacksonville, NC 28546	-	J	Lien: Automobile Loan Security: 2004 Chevrolet Trail Blazer  VALUE \$ 11,000.00				15,149.00	4,149.00
ACCOUNT NO. 1803  Navy Federal Credit Union 820 Follin Lane SE Vienna, VA 22180	-	J	Lien: Second Mortgage Security: 886 Essex Circle, Grayslake, Illinois 60030  VALUE \$ 200,000.00				11,550.00	0.00
ACCOUNT NO. 0509  Navy Federal Credit Union P. O. Box 3600  Merrifield, VA 22116		Н	Lien: Motorcycle Loan Security: 2006 Yamaha 600cc  VALUE \$ 10,500.00				6,835.00	0.00
ACCOUNT NO. 3631  Wells Fargo Home Mortgage 7255 Baymeadows Way Jacksonville, FL 32256		J	Lien: First Mortgage Security: 886 Essex Circle, Grayslake, Illinois 60030  VALUE \$ 200,000.00				173,683.00	0.00
Sheet no. 1 of 2 continuation sheets attached Schedule of Creditors Holding Secured Claims	to		Su (Total(s) o (Use only o	thi T	otal	go) (s)	\$ 207,217.00 \$	\$

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(Report also on

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B6D (Official Form 6D) (12/07) - Cont.

In re	Jason J. Moran & Danielle M. Moran	,	Case No		
	Debtor	,		(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	P	NSECURED ORTION, IF ANY
ACCOUNT NO. 3631									
Wells Fargo Home Mortgage P. O. Box 10335 Des Moines, IA 50306		J	VALUE \$ 0.00				Notice Only	No	tice Only
ACCOUNT NO.				t	H				
			VALUE\$						
ACCOUNT NO.				H	H				
			VALUE \$	•					
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
Sheet no. 2 of 2 continuation sheets attached t	0		Su	btot	al (s	<b>/</b>	\$ 0.00	\$	0.00
Schedule of Creditors Holding Secured Claims			(Total(s) o (Use only o	T	otal	(s)	\$ 220,010.00	\$	4,288.00

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B6E (Official Form 6E) (12/07)

In re_	Jason J. Moran & Danielle M. Moran	_, Case No
	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of credit	in an inv	oluntary	case
--	------------	-----------	-----------	----------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C.  $\S$  507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Jason J. Moran & Danielle M. Moran	Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
	ntal of magnetic or convices for negronal family, or household yea
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ntal of property or services for personal, family, or nousehold use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ution
Claims based on commitments to the FDIC, RTC, Director of the Office of Togovernors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years ther adjustment	reafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re _	Jason J. Moran & Danielle M. Moran	Case No.	
	Dobtor		(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1466  American Eagle/MCCBG P. O. Box 103106 Roswell, GA 30076		W					Notice Only
ACCOUNT NO. 3671  Capital One P. O. Box 85520  Richmond, VA 23285	_	Н	Balance on Account				1,042.00
ACCOUNT NO. 3671  Capital One Bank P. O. Box 5155  Norcross, GA 30091		Н					Notice Only
ACCOUNT NO. 1071  Chase 800 Brooksedge Blvd Westerville, OH 43081		Н	Balance on Account				3,993.00
3continuation sheets attached Subtotal > Total >							\$ 5,035.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jason J. Moran & Danielle M. Moran	,	Case No.		
	Debtor	,		(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1071							
Chase P. O. Box 15298 Wilmintgon, DE 19850		Н					Notice Only
ACCOUNT NO. 0431			Balance on Account				
Chase Bank 340 South Cleveland Ave. Bldg. 370 Westerville, OH 43081		W					317.52
ACCOUNT NO. 7373							
Citi P. O. Box 20507 Kansas City, MO 64915		Н					Notice Only
ACCOUNT NO. 7373	+		Balance on Account	┢		H	
Citi P. O. Box 6241 Sioux Falls, SD 57117		Н					13,527.00
ACCOUNT NO. 5577	+					$\vdash$	
ComEd c/o Allied Interstate 3200 Northline Ave., #160 Greensboro, NC 27408		Н					185.23
Sheet no. 1 of 3 continuation sheets	attached			Sub	tota	L	\$ 14,029.75
to Schedule of Creditors Holding Unsecured					otol		¢ 14,029.73

Nonpriority Claims

Total➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jason J. Moran & Danielle M. Moran	,	Case No.	
	Debtor			(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1466  GEMB/American Eagle P. O. Box 981400 El Paso, TX 79998		W	Balance on Account				124.00
Kohls N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051		Н	Balance on Account				83.93
ACCOUNT NO. 9215  Military Star 3911 Walton Walker Dallas, TX 75266		Н	Balance on Account				3,129.00
ACCOUNT NO. 9215  Military Star P. O. Box 650062  Dallas, TX 75236		Н					Notice Only
ACCOUNT NO. 0511  Navy Federal Credit Union P. O. Box 3600  Merrifield, VA 22116		Ј	Balance on Account				4,319.00

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total > \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

ın re	Jason J. Moran & Danielle M. Moran	, Ca	ase No.	
	Debtor			(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4398  Peoples Energy 130 East Randolph Chicago, IL 60601		Н	Balance on Account				233.00
ACCOUNT NO. 0107  Sprint P. O. Box 541023 Los Angeles, CA 90054-1023		Н	Balance on Account				674.47
ACCOUNT NO. 4645  Victorias Secret / WFNNB Bankruptcy Department P. O. Box 182125 Columbus, OH 43218-2125		W	Balance on Account				62.06
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 969.53 Total ► \$ 27,690.21

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

R6G (	Case 08-34997 Official Form 6G) (12/07)
DUG (	Official Fuffill UG) (12/U/)

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B6G (Official	Form 6G)	(12/07)

Debtor

Danielle M. Moran
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Case No. (if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Terry and Linda Tontis Antioch, Illinois 60002	Apartment Lease 540 North Avenue Antioch, Illinois 60002
American Honda Finance 2170 Point Boulevard Elgin, IL 60123	Automobile Lease 2008 Acura TSX

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B6H (Offi	Case 08	8-34	99/
	cial Form	6H) (	12/07)

In re	Jason J. Moran & Danielle M. Moran	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

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Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): son

DEBTOR

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 8

SPOUSE

Married

Debtor's Marital

**Employment:** 

Status:

None

In re_	Jason J. Moran & Danielle M. Moran	Case	
	Debtor	Case	(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Occupation Supply Officer	Optician			
		Libertyville Vision Center		
How long employed 2006 to Present	6 Months	6 Months		
Address of Employer Great Lakes, Illinois	Libertyville	e, Illinois		
NCOME: (Estimate of average or projected monthly income at time case filed		DEBTOR	SPOUSE	
Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	,	\$3,660.80_	\$2,500.00	
Estimated monthly overtime		\$ 0.00	\$0.00	
SUBTOTAL		\$3,660.80	\$	
LESS PAYROLL DEDUCTIONS				
<ul><li>a. Payroll taxes and social security</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify:</li></ul>	)	\$ 732.16 \$ 222.52 \$ 0.00 \$ 0.00	\$ 475.17 \$ 0.00 \$ 0.00 \$ 0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS		\$954.68	\$475.17	
. TOTAL NET MONTHLY TAKE HOME PAY		\$2,706.12	\$ 2,024.83	
Regular income from operation of business or profession or farm		\$0.00	\$0.00	
(Attach detailed statement)  Income from real property  Interest and dividends		\$	\$	
<ol> <li>Alimony, maintenance or support payments payable to the debtor for t debtor's use or that of dependents listed above.</li> </ol>	the	\$0.00	\$0.00	
Social security or other government assistance     (Specify) (D)VA Disability		\$1,332.00	\$0.00	
2. Pension or retirement income		\$0.00	\$0.00	
3. Other monthly income		_ \$0.00	\$0.00	
(Specify)		_ \$0.00	\$	
4. SUBTOTAL OF LINES 7 THROUGH 13		\$1,332.00	\$0.00_	
5. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 1	4)	\$4,038.12	\$ 2,024.83	
<ol> <li>COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)</li> </ol>		\$Summary of Schedules	6,062.95	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Offici <b>: Dese 08 (B4199</b> 7	Doc 1	Filed 12/22/08	Entered 12/22/08 17:14:40	Desc Main
		Document	Page 26 of 49	

In re_	Jason J. Moran & Danielle M. Moran	Case No.
	Debtor	(if known)

## ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	750.00
a. Are real estate taxes included? YesNo		, 60,00
b. Is property insurance included? YesNo		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer		50.00
c. Telephone		200.00
d. Other <u>Cable and Phone</u>		105.00_
3. Home maintenance (repairs and upkeep)		0.00
4. Food	\$	350.00
5. Clothing		75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	270.00
8. Transportation (not including car payments)		350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		75.00
10.Charitable contributions		0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	150.00
c. Health	\$	40.00
d.Auto	\$	116.00_
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	443.00
b. Other <u>Motorcycle Installment Payments</u>	_ \$	220.00
c. Other TSP Loan		54.40
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Bankruptcy Attorneys Fees	\$	100.00_
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,673.40
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		2,0.0
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the	nis docum	ent:
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$2,024.83. See Schedule I)	\$	6,062.95
b. Average monthly expenses from Line 18 above (Includes spouse's separate expenditures of \$4,731.67. See pg 2)	\$	8,405.07
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)	\$	-2,342.12

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In re Jason J. Moran & Danielle M. Moran	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXPEN	POUSE NDITURES OF INDIVIDUAL DEBTOR(S)
	jected monthly expenses of the debtor and the debtor's family at time case lly, or annually to show monthly rate. The average monthly expenses ne allowed on Form 22A or 22C.
Check this box if a joint petition is filed and debtor's spouse I labeled "Spouse."	maintains a separate household. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile hom	ne) \$1,998.6
V.	No No
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$50.00
c. Telephone	\$20.00
d. Other Cable, Internet and Cell Phone	\$80.00
3. Home maintenance (repairs and upkeep)	\$75.00
4. Food	\$400.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$0.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$75.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage	e payments)
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$120.00
e. Other	
12. Taxes (not deducted from wages or included in home mortgage pay	•
(Specify)	\$0.00

if applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

b. Other After School Child Care

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

15. Payments for support of additional dependents not living at your home

Bankruptcy Attorneys Fees

- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

(For totals,	see	Debtor's	Schedule J)	)
(For totals		Dobtorio	Cahadula I	

(For totals, see Debtor's Schedule J) (For totals, see Debtor's Schedule J)

see pg. 1	
٠. ٧	
see pg. 1	

\_0.00\_

\_\_\_466.00\_

\_\_0.00\_

0.00\_

\_0.00\_

\_0.00\_

100.00

4,731.67

\$\_\_\_\_547.00\_

\$

See pg. 1

a. Auto

c. Other

14. Alimony, maintenance, and support paid to others

B6 Summary (Official Form 6 - Summary) (12/07)

### **United States Bankruptcy Court**

Northern District of Illinois

In re	Jason J. Moran & Danielle M. Moran	Case No.	
	Debtor		
		Chapter 7	_

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 200,000.00		
B – Personal Property	YES	3	\$ 42,110.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	3		\$ 220,010.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 27,690.21	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,062.95
J - Current Expenditures of Individual Debtors(s)	YES	2			\$ 8,405.07
ТОТ	ΓAL	19	\$ 242,110.00	\$ 247,700.21	

# Official Support of Paper 12/22/08 Entered 12/22/08 17:14:40 Desc Main United States Bairr uptcy Court Northern District of Illinois

In re	Jason J. Moran & Danielle M. Moran	Case No.	
	Debtor		
		Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$	6,062.95	
Average Expenses (from Schedule J, Line 18)	\$	8,405.07	
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$	8,122.44	

#### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,288.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 27,690.21
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 31,978.21

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Jason J. Moran & Danielle M. Moran

In re	
	Debtor

(If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. December 22, 2008 /s/ Jason J. Moran Debtor: December 22, 2008 /s/ Danielle M. Moran Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP \_\_\_ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership ] of the \_\_\_ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date \_\_ Signature: \_ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 08-34997

#### 8-34997 Doc 1 Filed 12/22/08 Entered 12/22/08 17:14:40 Desc Main

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Jason J. Moran & Danielle M. Moran	Case No.	
		(if known)	Ξ

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2008(db) \$39,634.00	Employment	
2007(db) \$40,500.00	Employment	
2006(db) \$31,000.00	Employment	
2008(jdb) \$29,760.00	Employment	
2007(jdb) \$23,000.00	Employment	
2006(jdb) \$18,000.00	Employment	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2008(db) \$33,940.00 VA Disability and VA Recruitment Benefit

2007(db) \$15,144.00 VA Disability

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL PAYMENTS PAID OWING

Current monthly rental and car payments

Gary Schlesinger \$500.00

Attorney at Law

Steve McCollum \$5,000.00

Attorney at Law

AND CASE NUMBER

Moran

Case No.

In Re The Marriage of

Dissolution of Marriage

Proceedings

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor None made within 90 days immediately preceding the commencement of the case unless the aggregate value of all M property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF **AMOUNT** AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING PAID** None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** George Moran September, 2008 \$800.00 \$ zero Marianne Burcar July, 2008 & November, 2008 \$800.00 \$ zero 4. Suits and administrative proceedings, executions, garnishments and attachments List all suits and administrative proceedings to which the debtor is or was a party within one year None immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF SUIT NATURE OF PROCEEDING COURT OR STATUS OR

AGENCY AND LOCATION

Circuit Court of Lake

County, Illinois

DISPOSITION

Pending

 $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None  $\boxtimes$ 

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND **ADDRESS** OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None M

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND **ADDRESS** OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee Magee, Negele & Associates, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 10/31/08 Payor: Debtor \$1,000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Libertyville Acura Relationship: None

November, 2007

2000 Volkwagon Jetta (Trade-In)

\$6,000 paid off Loan;

[\$ Zero Net]

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Chase September, 2008

Closing Balance: \$ zero

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

127 Katie Drive Silver Lake, Wisconsin Same Names

April, 2006

### 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

M

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF **NOTICE**  **ENVIRONMENTAL** LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

M

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** LAW

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  $\square$ 

> NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None M

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None M

NAME

**ADDRESS** 

### [Questions 19 - 25 are not applicable to this case]

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

December 22, 2008 /s/ Jason J. Moran Date Signature of Debtor JASON J. MORAN December 22, 2008 /s/ Danielle M. Moran Date Signature of Joint Debtor DANIELLE M. MORAN

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0\_ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Pre	parer Social Security No. (Required by 11 U.S.C.	§ 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (i partner who signs this document.	f any), address, and social security number of the officer, principal, responsible p	verson, or
Address		
X		
Signature of Bankruptcy Petition Preparer	Date	

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

B8 (Official Form 8) (12/08)

### Document

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Jason J. Moran & Danielle M. Moran		
In re		 Case No.	
111 10	Debtor	 cuse 110.	Chapter 7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1			
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: Marital Residence		
Property will be (check one):			
☐ Surrendered			
If retaining the property, I intend to (check at least one):			
Redeem the property			
☐ Reaffirm the debt			
☐ Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).			
Promontrio (deskere)			
Property is (check one):  Claimed as exempt	Not claimed as exempt		
E Claimed as exempt	Not claimed as exempt		
Property No. 2 (if necessary)			
Creditor's Name: Navy Federal Credit Union	Describe Property Securing Debt: Marital Residence		
Property will be (check one):			
☐ Surrendered			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
☐ Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).			
Property is (check one):			
☑ Claimed as exempt □	Not claimed as exempt		

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Desc Main

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Document

Page 2

Property No. 1		
Lessor's Name: American Honda Finance 2170 Point Boulevard	Describe Leased Property: Automobile Lease 2008 Acura TSX	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
Elgin, IL 60123	2008 Acura 15X	Ø YES □ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
	hat the above indicates my intention as to all property subject to an unexpired lease.	
Date: December 22, 2008	/s/ Jason J. Moran	
	Signature of Debtor	
	/s/ Danielle M. Mor	an
	Signature of Joint Debt	or

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

**PART A** - Continuation

Property No: 3	
Creditor's Name: Marine Federal Credit	<b>Describe Property Securing Debt:</b> 2004 Chevrolet Trail Blazer (86,000 miles)
Property will be (check one):	
☐ Surrendered <b>v</b> Retained	
If retaining the property, I intend to (check at least one):  Redeem the property  Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one):  Claimed as exempt	Not claimed as exempt
Property No: 4	
Creditor's Name: Navy Federal Credit Union	Describe Property Securing Debt: 2006 Yamaha 600cc Motorcycle (30,000 miles)
Property will be (check one):	
☐ Surrendered <b>½</b> Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	= · · · ·
Property is (check one):  Claimed as exempt	Not claimed as exempt

### UNITED STATES BANKRUPTCY COURT

### Northern District of Illinois

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Document Page 45 of 49 Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee,

\$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
	•

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jason J. Moran & Danielle M. Moran	X/s/ Jason J. Moran December 22, 2	.008
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X/s/ Danielle M. Moran December 22, 2	:008
	Signature of Joint Debtor (if any) Date	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

Jason J. Moran Danielle M. Moran	Case Number: Chapter 7
	VERIFICATION OF MAILING MATRIX
	ebtor(s) hereby verifies that the attached list of creditors is ne best of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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American Eagle/MCCBG P. O. Box 103106 Roswell, GA 30076 Citi P. O. Box 6241 Sioux Falls, SD 57117 Navy Federal Credit Union P. O. Box 3600 Merrifield, VA 22116

American Honda Finance 2170 Point Boulevard Elgin, IL 60123 ComEd c/o Allied Interstate 3200 Northline Ave., #160 Greensboro, NC 27408 Navy Federal Credit Union P. O. Box 3600 Merrifield, VA 22116

American Honda Finance 2170 Point Boulevard Elgin, IL 60123 Court Home of College Tr. HOA c/o Legum & Norman 800 Roosevelt Rd., #A100 Glen Elly, IL 60137 Peoples Energy 130 East Randolph Chicago, IL 60601

American Honda Finance P. O. Box 168088 Irving, TX 75016 Department of Veterans Affairs 2122 West Taylor Street Chicago, IL 60612

Sprint
P. O. Box 541023
Los Angeles, CA 90054-1023

Capital One P. O. Box 85520 Richmond, VA 23285 GEMB/American Eagle P. O. Box 981400 El Paso, TX 79998 Terry and Linda Tontis Antioch, Illinois 60002

Capital One Bank P. O. Box 5155 Norcross, GA 30091

Kohls N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051 Victorias Secret / WFNNB Bankruptcy Department P. O. Box 182125 Columbus, OH 43218-2125

Chase 800 Brooksedge Blvd Westerville, OH 43081 Marine Federal Credit 4180 Western Blvd Ext Jacksonville, NC 28546 Wells Fargo Home Mortgage 7255 Baymeadows Way Jacksonville, FL 32256

Chase P. O. Box 15298 Wilmintgon, DE 19850 Military Star 3911 Walton Walker Dallas, TX 75266 Wells Fargo Home Mortgage P. O. Box 10335 Des Moines, IA 50306

Chase Bank 340 South Cleveland Ave. Bldg. 370 Westerville, OH 43081 Military Star P. O. Box 650062 Dallas, TX 75236

Citi P. O. Box 20507 Kansas City, MO 64915 Navy Federal Credit Union 820 Follin Lane SE Vienna, VA 22180 Doc 1 Filed 12/22/08 Entered 12/22/08 17:14:40 Desc Main Document Page 48 of 49

B203 12/94

# United States Bankruptcy Court Northern District of Illinois

	In re Jason J. Moran & Danielle M. Moran	Case No			
		Chapter7			
	Debtor(s)	-			
	DISCLOSURE OF COMPENS	ATION OF ATTORNEY FOR DEBTOR			
	and that compensation paid to me within one year before	116(b), I certify that I am the attorney for the above-named debtor(s) ore the filing of the petition in bankruptcy, or agreed to be paid to me, for services in contemplation of or in connection with the bankruptcy case is as follow s:			
	For legal services, I have agreed to accept	\$\$\$			
	Prior to the filing of this statement I have received	\$\$551.00			
	Balance Due	\$1,449.00			
2.	The source of compensation paid to me was:				
	☑ Debtor ☐ Other (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor Other (specify)				
4. asso	I have not agreed to share the above-disclosed ciates of my law firm.	compensation with any other person unless they are members and			
of my		pensation with a other person or persons who are not members or associates tof the names of the people sharing in the compensation, is attached.			
5.		o render legal service for all aspects of the bankruptcy case, including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. [Other provisions as needed]</li> <li>Upon confirmation of written Post-Petition Fee Agreement for payment of Balance Due, representation of the Debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.</li> </ul>				
6. Rep	By agreement with the debtor(s), the above-disclose presentation of the debtor in adversary proceedin	· · · · · · · · · · · · · · · · · · ·			
		CERTIFICATION			
	I certify that the foregoing is a complete statem debtor(s) in the bankruptcy proceeding.	nent of any agreement or arrangement for payment to me for representation of the			
	December 22, 2008	/s/ James T. Magee			
	Date	Signature of Attorney			
		Magee, Negele & Associates, P.C.  Name of law firm			

### Case 08-34997 Dog NITE 15 & 12/22/08 A FINTE 15 OF 12/22/08 17:14:40 Desc Main NORTHERN DISTRICT OF 12 LINOIS **EASTERN DIVISION**

IN RE:	) Chapter 7
Jason J. Moran	) Bankruptcy Case No.
Danielle M. Moran	)
	)
Debtor(s).	)

		DECLARATION REGARDING Signed by Debtor(s) or Corp To Be Used When Filing	orate Represent	ative	
PART		CLARATION OF PETITIONER		Date:	
A.	A. To be completed in all cases.				
I(We), <b>Jason J. Moran</b> and Danielle M. Moran, the undersigned debtor(s), corporate officer, partner, or member, <i>hereby declare under penalty of perjury</i> that the information I(we) have given my (our)attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, and schedules is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Co I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understate that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) at 105.					
B.	3. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.			,	
		I(we) am(are) aware that I(we) may proceed under I(we) understand the relief available under each su and I(we) request relief in accordance with chapter	ch chapter; I(we) cl		
C. To be checked and applicable only if the petition is a corporation, paliability entity.		partnership, or limited			
		I declare under penalty of perjury that the informat have been authorized to file this petition on behalf with the chapter specified in the petition.			
	Signatur		Signature:		
		(Debtor or Corporate Officer, Partner or Member)		(Joint Debtor)	